# Case 18-10217-amc Doc 13 Filed 02/02/18 Entered 02/03/18 01:00:06 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court States Bankruptčy Eastern District of Pennsylvania

In re: Richard Cressman Debtor

District/off: 0313-2

Case No. 18-10217-amc Chapter 13

Date Rcvd: Jan 31, 2018

## CERTIFICATE OF NOTICE

Form ID: 309I Total Noticed: 11

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018. 1400 Fels Road,

Quakertown, PA 18951-2079 db #+Richard Cressman, +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013 +Harley-Davidson Credit Corp., POB 9013, Addison, TX 75001-9013 14041562 +Harley-Davidson Credit Corp., POB 9013, 14045639

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: Perlick@verizon.net Feb 01 2018 02:17:02 ZACHARY PERLICK, 1420 Walnut Street,

Philadelphia, PA 19102 Suite 718,

+E-mail/Text: bncnotice@ph13trustee.com Feb 01 2018 02:18:20 tr WILLIAM C. MILLER, Esq.,

Philadelphia, PA 19105-1229 Chapter 13 Trustee, P.O. Box 1229,

E-mail/Text: bankruptcy@phila.gov Feb 01 2018 02:18:04 City of Philadelphia, sma

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Page 1 of 1

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2018 02:17:35 smg

User: dlv

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 01 2018 02:17:49 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Phil smq U.S. Attorney Office, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 01 2018 02:17:38 United States Trustee,

833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Office of the U.S. Trustee, 14045640 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2018 02:17:34 PA Department of Revenue,

Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946 +EDI: WFFC.COM Feb 01 2018 02:08:00 Wells Fargo Home Mortgage, 14039241 PO Box 10335.

Des Moines, IA 50306-0335

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

PO Box 10335, 14039242\* +Wells Fargo Home Mortgage, Des Moines, IA 50306-0335 14045641\* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335 PO Box 10335, 14045642\* +Wells Fargo Home Mortgage, Des Moines, IA 50306-0335

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

KARINA VELTER on behalf of Creditor Wells

Wells FArgo Bank, N.A. amps@manleydeas.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com ZACHARY PERLICK on behalf of Debtor Richard Cressman Perlick@verizon.net, pireland1@verizon.net

TOTAL: 4

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Information to identify the case:						
Debtor 1 Richard Cressman		Social Security number or ITIN xxx-xx-3603				
	First Name Middle Name Last Name	EIN				
Debtor 2		Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/12/18				
Case number: 18	3–10217–amc					

# Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

_	Dabtaria full marra	About Debtor 1: Richard Cressman	About Debtor 2:
1.	Debtor's full name	Richard Cressman	
2.	All other names used in the last 8 years		
3.	Address	1400 Fels Road Quakertown, PA 18951	
4.	<b>Debtor's attorney</b> Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569–2922 Email: Perlick@verizon.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 1/31/18

For more information, see page 2

Debtor Richard Cressman Case number 18–10217–amc

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7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not		March 7, 2018 at 1:00 PM  The meeting may be continued or adjourned to a later	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
L	required to do so.	date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/6/18	
	required filing fee by the following deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 3/23/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 7/11/18	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 3/27/2018 at 10:0 Street, Philadelphia, PA 19107		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familiany questions about your rights in this case.	ldress, you may file a motion asking the court to ar with United States bankruptcy law if you have	
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13. Discharge of debts  Confirmation of a chapter 13 plan a debt. However, unless the court under the plan are made. A dischard debtors personally except as providischarge under 11 U.S.C. § 523(a bankruptcy clerk's office by the de of any of their debts under 11 U.S.		Confirmation of a chapter 13 plan may result in a discharge debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from the file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	